

EVENING BULLETIN

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WALLACE R. FARRINGTON, - - - EDITOR

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MONDAY JANUARY 8, 1912

If ninety per cent of the people are indifferent to the issue, the remaining ten per cent will have their way in the matter—and there we have a bit of oligarchy.—Richard Shields.

A third party movement in national politics makes everyone smile. It is no greater folly than third party movements in Hawaii.

How many burglaries have occurred in the last three months, and neither the culprits nor any part of the swag recovered? What is the police department doing to prove its efficiency?

It might come to the mind of our local enthusiasts, that the revolutionists in China are more in need of financial assistance for Red Cross work than suggestion of whether they should fight or hold peace conferences.

POLITICS OF 1912

It is high time for the voters of this city to begin to look about and decide what they hope to do politically this year. Too many decide too frequently to do nothing, and then there is trouble.

Regardless of what effect the appointment of the Governor may have on the situation most everyone is agreed that the present situation is not a good one.

One of two courses is open for the voters. We might say three but we can hardly believe that anyone will intentionally walk with eyes wide open into what has brought about present conditions.

First, the voters can begin work early, strengthen the party machinery by getting sterling and reliable men into the conventions and on the tickets.

Second, they can by proclaiming disgust with the results of their own mistakes in strict partisanship, break off on "good man" tangents. That means three parties in the field during the campaign and the election of incompetents to public office.

The latter course is that usually taken by men who are either too lazy or indifferent to study exact conditions, and find it more comfortable to follow easy chair, parlor ideas that sound pretty in theory.

Let it be remembered that we have two Territorial conventions this year—two for each party—both of which are fraught with great possibilities for Hawaii. There is every prospect that the delegates from Hawaii in the Republican and the Democratic conventions may have a deciding voice. This is not a year of walk-overs in national politics.

The conventions for local nominations are of no less importance.

"We want good men" is the first remark heard in connection with all the conventions. Let it be remembered that we shall not lack for good men if all citizens start in early on politics and do not let their prejudices get the best of their judgment.

Details of management will also have a bearing on our ability to secure "good men." For instance, the Republican system of nominating its municipal and legislative candidates the same day is one of the most potent agents for a weak and poorly balanced and unrepresentative ticket that exists. It has not applied with the same force to the Democrats, but if they expect to come to life this year, the Democrats will do well to heed this Republican experience.

There are a hundred and one things to consider. The purpose of this reminder is to point out to Bulletin readers that the route to the goal of "good men" is paved with forethought, not with sleepy might-have-beens.

It is high time to be considering what shall be done politically to put the government of Honolulu in shape to properly meet the great work now at hand and to be thrust upon us in the twenty-four months to come.

What are you doing dear reader? Waiting for the other fellow to do something before you wake up?

EVENING SMILES

Mother—After all, the boy is only nowing his wild oats.
Father—I wouldn't mind if he didn't mix in so much rye.
"What will happen when women have the ballot?"
"I expect there will be a big rush among the young men to get out the good-looking vote."
"Are you going to get married, or go to college?"
"I think I'll get married. Mabel says she will be my wife on one condition, and I can't enter college with less than four."
Mrs. Mick—This payee sez they do be sermons in athenes. Plawat d' yez thing av that?
Mr. Mick—O! dunno about the sermons, but many a good argument has come out av brick, O'm thinkin'.

LIFE INSURANCE DECISION.

A much vexed question in the law of life insurance has just been settled by the Supreme Court of the United States. The general rule that one may insure that in which he has an interest and which the law does not forbid to be insured has always been held to imply that in order to obtain a valid and effective policy of life insurance the party seeking it must have some interest in the life upon which insurance is sought, says the New York Sun.

This is known as an insurable interest. To have such an interest in the life of another one must be "so related by ties of blood or marriage as to have a reasonable anticipation of advantage from his life"; or if not thus related he must stand in the position of a creditor or surety of the insured person. In the early days of life insurance the courts were inclined toward a restrictive view as to the classes of persons who possessed an insurable interest in the lives of others; and Lord Kenyon is reported to have held that a father could not insure the life of his son because he had no pecuniary interest in it. The tendency of the later decisions in this country has been the other way; and the simple relationship of parent and child has been held in many of the States to give the parent an insurable interest in the life of the child, irrespective of any pecuniary relation or obligation between them. That a wife has an insurable interest in the life of her husband is everywhere conceded; and as a general rule a husband has an insurable interest in the life of his wife, though this has been occasionally denied in cases where the wife could be deemed only a burden by reason of hopeless invalidism, lunacy or the like. The right of a creditor to insure the life of his debtor and thus secure the eventual payment of his debt has been recognized from the first.

The reason why the law has always thus insisted upon the existence of an insurable interest in the party who seeks insurance upon the life of another is plain. As Mr. Justice Holmes says in the case to which we refer:

"A contract of insurance upon a life in which the insured has no interest is a pure wager that gives the insured a sinister counter interest in having the life come to an end. The very meaning of an insurable interest is an interest in having the life continue and so one that is opposed to crime. And what is perhaps more important, the existence of such an interest makes a roughly selected class of persons who by their general relations with the person whose life is insured are less likely than criminals at large to attempt to compass his death."

The suit which has just been decided by the Supreme Court related to the proceeds of a policy of insurance upon the life of one John C. Burchard, now deceased. The insurance company admitted its liability but could not determine whether the money belonged to the administrator of Mr. Burchard or to a surgeon named Grigsby, both of whom claimed it. It seems that Mr. Burchard, after paying two premiums and when a third premium was overdue, fell ill and needed money for a surgical operation. He thereupon sold and assigned the policy to Grigsby in consideration of the payment of \$100 and

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his undertaking to pay all premiums due or to become due. Grigsby at the time of this sale and assignment had no insurable interest in the life of Burchard as creditor or otherwise. Under these circumstances, was Grigsby, upon the death of Burchard, entitled to the full proceeds of the policy, or was he entitled only to the \$100 which he gave for it and the premiums which he subsequently paid, and did Burchard's administrator take the rest?

This was the question presented for decision, first to the Circuit Court of Appeals for the Sixth Circuit and finally to the Supreme Court of the United States. They answered it differently. The Circuit Court of Appeals held that Grigsby could have only

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what he actually paid for the policy, together with the amount of the premiums paid by him, thus upholding the assignment only in part. The Supreme Court upholds the assignment in toto, deciding that it entitles Grigsby to the whole proceeds of the policy, notwithstanding his lack of any insurable interest in the life of Burchard.

There have been intimations the other way in earlier decisions of the Supreme Court, and Mr. Justice Holmes frankly concedes that the Circuit Court of Appeals might well hesitate to disregard them, though now that the question is squarely presented there is no actual decision that "precludes us from exercising our own judgment upon this much debated point." Accordingly the Supreme Court decides that the holder of valid insurance upon his own life may lawfully sell and transfer it to one who possesses no insurable interest in the life of the assignor.

"The law has no universal cynic fear of the temptation opened by a pecuniary benefit accruing upon a death. So far as reasonable safety permits, it is desirable to give

to life policies the ordinary character of property."

We think no one will question the wisdom of this decision, which accords with the prevailing view in the highest courts of the several States of the Union.

STATE DEPT. HOLDING FLEET

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on in April, those responsible for efficiency in gunnery are getting a bit nervous. In case of a 3-months stay it would be quite possible to hold target practice in Hawaiian waters, provided the target rafts could be brought here. These rafts, however, are cumbersome and very expensive affairs, costing about \$25,000 each, and it is hardly likely that the 2000 mile tow from San Diego with them would be attempted.

That the general impression prevails that the fleet is here for several months, is shown by the fact that several officers whose wives are on the East and West Coasts, are figuring on having them make the long trip to Honolulu.

Admiral's Inspection. Admiral Thomas and Admiral Southernland this morning commenced the regular semi-annual admiral's inspection of the fleet, each flag officer taking his own division. Admiral Thomas spent the morning on the Maryland while Admiral Southernland took the Colorado.

These inspections are elaborate affairs, and take several days for each ship. Deck force, engineers department, gun crews, boat crews, galleys and in fact every department of the ship is gone over with a fine tooth comb and the bags and personal gear of the crew is also carefully inspected.

Admiral Thomas took with him when he boarded the Maryland his chief of staff, flag secretary, flag lieutenant, fleet ordnance officer, fleet engineer, fleet paymaster, fleet medical inspector, four division officers and the warrant staff. This made a formidable array of inspectors and assistants. The blue flag of the senior rear admiral was flown by the Maryland while Admiral Thomas was aboard, and the Colorado, during her morning's inspection, flew the red two-starred flag of Admiral Southernland.

The solemn and impressive funeral procession of the navy left the West Virginia this morning, bearing the remains of a seaman who died Saturday last after a lingering illness due to a chronic complaint. The interment took place at the naval cemetery, with all the honors accorded the sailor dead. This is the second death on the fleet within a week, one of the Maryland's crew having succumbed to appendicitis a few days ago.

ASKS FIGURES FOR STATISTICAL REPORT

The president of the United States civil service commission is making a start on the work of gathering data necessary for the report that is to be made. He has written the Governor asking that the figures of the Territory be forwarded him.

The report will show the total official force of the United States including the territories and the political subdivisions. The president of the commission has asked that the Governor furnish him with the number of officers and employees in all services of the Territory, excluding the militia. Also he wants the number of men in the militia and all the men employed by the counties.

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(Continued from Page 1)

able two years from date. As the bonds are sold, the proceeds will be sent on to China.

The committee has made it plain that those who subscribe to the bonds will, at the expiration of two years from date of issue, receive \$1.50 for each \$1.

Yesterday the Chinese women's committee met and organized for the first time under the rules of the men's committee. Mrs. Lum Yip, president of the committee, and one of the leading progressive Chinese women, yesterday subscribed for bonds to the amount of \$250. Previously she had paid in about \$750, said Mr. Al this morning, and it is expected that many more Chinese women will soon contribute toward the fund. Treasurer Young Kwong Tuck this morning brought in some more money to Mr. Al.

Republic Stronger.

That there are more sympathizers of the Republic of China now than ever before is the emphatic statement made this morning by Mr. Al. He believes 99 per cent of the Chinese are in favor of the republican form of government. Chinese all over the world are either directly or indirectly doing their best to help along the newly-established republic.

New Consul From China.

After the recognition of the Republic of China by the foreign powers, it is expected that a new Chinese consul will be appointed in place of the present consul. Mr. Al thinks that it is not proper for the Chinese to expect to have one of their number appointed to the position of consul in Honolulu. He prefers to see a man sent from China.

"Personally, I am in favor of seeing an able man from China appointed as Chinese consul here after the Republic of China has been recognized by the powers of the world," said Mr. Al this morning. "What we want now," continued he, "is a statesman with a knowledge of international law. Such men are plentiful in China, and, having taken active part in the establishment of the republic, it is best that one of them should be appointed to the position of consul for Hawaii."

"Then you are not in favor of having one of the educated kamaaina Chinese appointed as the first Chinese consul here under the Republic of China?" he was asked by a Bulletin reporter.

"No," he responded. "The position of a consul is a responsible one. It is necessary that he should be well read in international law, besides knowing the English and other languages."

C. E. SOCIETY INSTALLS NEW OFFICERS

By a formal inaugural service, led by Dr. Scudder, the new officers of the Christian Endeavor of the Central Union church were installed last evening: Rowland M. Cross, president; Harold W. Robinson, first vice president. In charge of Sunday evening meeting, Helge Wikander, second vice president. In charge of philanthropic work, Maud Peterson, third vice president. In charge of social activities, Ira D. Canfield, fourth vice president. In charge of membership work, Eleanor Vogel, secretary; Ralph Brown, treasurer.

Two Steamers for Kauai.

Two inter-island steamers were placed on the berth for Kauai ports today. The W. G. Hall returning to Honolulu, with a shipment of sugar on Sunday morning was made ready for sea and is scheduled to depart for the Garden Island with mails this evening. The Noeau, the regular trader at windward Kauai ports is booked to depart at five o'clock this evening taking freight but no passengers.



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